

## **In the Claims**

This listing of claims will replace all prior versions of the claims in the application.

1. (Currently Amended) A computerized method for providing cost savings for utility users, comprising:

defining a database in a host computer;

accumulating a plurality of variable utility rate information from a plurality of utility providers;

storing in the database the variable utility rate information from the plurality of utility providers;

accumulating utility consumption information of a customer by a first party;

receiving into the host computer the utility consumption information relating to the customer and determining a utility rate from the utility rate information that provides cost savings for the customer;

processing the utility consumption information and the utility rate to provide usage-based, computer viewable data which is associated with the consumer's consumption of the utility; and

providing the customer with remote access to the computer viewable data, and wherein the customer can view the computer viewable data at a remote location relative to the host computer and act affirmatively upon the computer viewable data to select the appropriate utility rate to provide cost savings to the customer.

2. (Currently Amended) A computerized method as claimed in claim 1, and wherein after the step of defining the database in the host computer, and before storing utility rate information, the method further comprises:

providing a first party database in a first party computer;  
storing in the first party database the utility consumption information previously collected by the first party, and which relates to the previous utility consumption by the customer; and  
processing the previous utility consumption information to provide historical billing data relating to the utility consumption by the consumer.

3. (Previously Presented) A computerized method as claimed in claim 2, and wherein after the step of processing the utility consumption information, the method further comprises:

processing the historical billing data stored in the first database to provide predetermined tolerance parameters for the utility consumption information of the customer; and  
performing an audit of the utility consumption information relating to the customer against the predetermined tolerance parameters to determine whether the utility consumption information satisfies the predetermined tolerance parameters.

4. (Previously Presented) A computerized method as claimed in claim 3, and wherein after the step of receiving into the host computer the utility consumption information of the customer, and before the step of processing the utility consumption

information and the utility rate to provide use-based computer viewable data, the method further comprises:

determining a cost savings tolerance parameter for the customer.

5. (Previously Presented) A computerized method as claimed in claim 4, and further comprising:

providing a second party database in a second computer, and wherein the utility rate information which relates to the plurality of utility providers, is accumulated by a second party and stored in the second party database, and wherein the second computer is coupled in data exchanging relation relative to the host computer, and wherein the first party computer cannot gain access to the utility rate information stored in the second party database, and the second party computer cannot gain access to the customer utility consumption information stored in the first party database.

6. (Previously Presented) A computerized method as claimed in claim 5, and wherein the second party collecting the utility rate information is a utility rate consultant.

7. (Previously Presented) A computerized method as claimed in claim 5, and further comprising:

preparing computer readable templates by the second party and which summarize the utility rate information collected by the second party; and

providing the computer readable templates prepared by the second party to the host computer.

8. (Previously Presented) A computerized method as claimed in claim 7, and wherein the step of receiving into the host computer the utility consumption information relating to the customer further comprises:

removing the customer's identity and assigning an encrypted identifier which now relates to the utility consumption history of the customer stored in the first database; and

providing the utility consumption history bearing the encrypted identifier to the host computer, and wherein the second party computer cannot gain access to the customer identifying information stored in the first database.

9. (Previously Presented) A computerized method as claimed in claim 8, and wherein the step of processing the utility consumption information and the optimal utility rate to provide usage-based information further comprises:

processing the utility rate information which meets the predetermined cost savings tolerance parameters for the utility consumption history bearing the encrypted identifier.

10. (Currently Amended) A computerized method as claimed in claim 9, and wherein the step of providing the customer with computer access further comprises:

allowing the customer's agent to select the utility rate which meets the customer's needs;

after the step of selecting the appropriate utility rate, calculating a percentage of the cost savings experienced by the customer as a result of the selection of the appropriate utility rate, and retaining and sharing a portion to the cost savings as an earned fee between the first party and the second party.

11. (Previously Presented) A computerized method as claimed in claim 10, and wherein the host computer is an automated clearing house provided by a third party, and wherein the earned fee is also shared with the third party.

12. (Previously Presented) A computerized method as claimed in claim 11, and wherein the utility consumption information relates to the usage of consumable resources and services.

13. (Previously Presented) A computerized method as claimed in claim 12, and wherein the consumable resources include electricity; gas; oil; telecommunications; transportation; manufacturing, leases and manufacturing and repair services.

14. (Original) A computerized method for providing cost savings for utility users, comprising:

- accumulating utility consumption history for at least one utility user by a first party;
- analyzing the utility consumption history against predetermined tolerance parameters by the first party;

- accumulating a plurality of utility rate schedules by a second party;
- analyzing the utility consumption history provided by the first party by utilizing the several utility rate schedules provided by the second party;

- subscribing the utility user to the utility rate schedule which provides cost savings for the utility user; and

- compensating the first and second parties for the cost savings realized by the utility user.

15. (Original) A computerized method as claimed in claim 14, wherein the step of accumulating utility consumption history further comprises:

providing a first party computer;

defining in the first party computer a first database for storing customer business information relating to the previous utility consumption by the customer;

processing the previous utility consumption information to provide historical billing data relating to the utilities consumption by the consumer; and

assigning an encrypted identifier to protect the customers' identity, and wherein the encrypted identifier thereafter identifies the utility consumption information of the utility user.

16. (Original) A computerized method as claimed in claim 15, wherein after the step of defining the first database in the first party computer, and before the step of assigning an encrypted identifier to the customer's identity, the method further comprises:

providing the predetermined tolerance parameters relating to the historical billing data to the first database; and

receiving recent utility consumption information relating to the customer and processing the recent utility consumption information against the predetermined tolerance parameters or otherwise establishing that utility consumption information is valid to establish a utility consumption history.

17. (Original) A computerized method as claimed in claim 16, wherein the step of accumulating a plurality of utility rate schedules by a second party further comprises:

providing a second party computer which is coupled in data exchanging relation relative to the first party computer, and wherein the second party computer cannot gain access to the customer identification in the first database;

defining a second database in the second party computer; and

storing in the second database utility rate schedules which were collected by the second party, and wherein the utility rate schedules are stored in the form of a computer readable template, and wherein the first party cannot gain access to the utility rate schedules which are stored in the second party database.

18. (Original) A computerized method as claimed in claim 17, wherein the step of analyzing the recent utility consumption history meeting the predetermined tolerance parameters provided by the first party by utilizing the several utility rate schedules provided by the second party further comprises:

providing a third party computer coupled in data exchanging relation relative to the first and second computers;

defining a third party database in the third party computer;

storing in the third party database the utility consumption information bearing the encrypted identifier and which is supplied by the first party computer, and the utility rate schedules which is in the form of the computer readable template which is supplied by the second party computer;

processing the utility consumption information with the computer readable template to identify potential cost saving utility rates for the utility consumption information which bears the encrypted identifier; and

supplying the potential cost saving utility rates correlated to the utility consumption information bearing the encrypted identifier to the first party host computer database.

19. (Original) A computerized method as claimed in claim 18, wherein the step of subscribing the utility user to the utility rate schedule which provides cost savings for the utility user further comprises:

determining cost savings tolerance parameters for the utility consumption information bearing the encrypted identifier, and wherein the cost saving tolerance parameters are stored in the first party database;

processing the potential cost saving utility rates supplied by the third party database and which meets the cost savings tolerance parameters against the utility consumption information collected by the first party;

providing the customer with remote access to the utility rates meeting the cost saving tolerance parameters in a computer readable form; and

permitting the customer to select the utility rates which the customer perceives as most advantageous.

20. (Original) A computerized method as claimed in claim 19, wherein after the step of permitting the customer to select the utility rates which the customer perceives most advantageous, the method further comprises:

implementing the election of the customer with respect to the utility rate which is most advantageous.



21. (Currently Amended) A computerized method for providing cost savings for utility users, comprising:

accumulating utility consumption history into a first database for at least one utility user by a first party, and wherein the first party assigns an encrypted identifier to the identity of the utility user and which relates to the utility consumption history stored in the first database;

analyzing the utility consumption history for the at least one utility user by the first party against predetermined tolerance parameters;

accumulating a plurality of utility rate schedules by a second party into a second database, and wherein the first party transmits the utility consumption history meeting the predetermined tolerance parameters and bearing the encrypted identifier from the first database to the second database;

analyzing in the second database the transmitted utility consumption history bearing the encrypted identifier with the utility rate schedules by the second party to determine potential cost savings for the utility user;

reporting utility rate schedules which provide potential cost savings for the utility users consumption history which has been analyzed to the first party;

reporting to the utility user the utility rate schedules which provide potential cost savings by the first party;

affirmatively selecting and implementing utility rate schedules which provide advantageous cost savings by the utility user; and

compensating the first and second parties for the cost savings realized by the selection of the advantageous utility rate schedule.

22. (Previously Presented) A computerized method as claimed in claim 21, and wherein the step of accumulating utility consumption information further comprises:

- providing a first party database in a first party computer;
- storing in the first party database the customer's utility consumption information collected by the first party, and which relates to the consumption of utilities by the customer; and
- processing the utility consumption information to provide historical billing data relating to the consumption of the utilities by the customer; and wherein the step of compensating the first and second parties includes sharing a portion of the cost savings realized by the utility user.

23. (Previously Presented) A computerized method as claimed in claim 22, and wherein after the step of accumulating the customer's utility consumption history into a first database, and before the first party assigns an encrypted identifier, the method further comprises:

- processing the customer's utility consumption history accumulated in the first database to provide the predetermined tolerance parameters; and

- performing an audit of the recent utility consumption information of the customer against the predetermined tolerance parameters to determine whether the recent utility consumption information meets the predetermined tolerance parameters.

24. (Previously Presented) A computerized method as claimed in claim 21, and wherein before the step of analyzing in the second database the transmitted utility consumption history, the method further comprises:

determining a cost savings tolerance parameter for the customer.

25. (Previously Presented) A computerized method as claimed in claim 21, and wherein after the step of selecting a utility rate schedule by the utility user which provides advantageous cost savings, the method further comprises:

subscribing the utility user to the selected utility rate schedule.

26. (Currently Amended) A computerized method as claimed in claim 22, and wherein the step of sharing a portion of the cost savings realized by utility user further comprises:

remitting payment to the first and second parties of a portion of the cost savings realized.

27. (Currently Amended) A computerized method for providing cost savings for utility users, comprising:

accumulating utility usage history for at least one utility customer in a first database by a first party, and wherein the first party analyzes the utility usage history and develops predetermined tolerance parameters for the utility usage history based upon the utility usage history;

accumulating a plurality of utility rate schedules in a second database by a second party;

providing an automated clearinghouse by a third party which receives utility usage information meeting the tolerance parameters from the first database, and the utility rate schedules from the second database, and wherein the automated clearing house analyzes the data received from the first and second parties to determine advantageous utility rate schedules which provide cost savings for the utility user and which further inhibits the first and second parties from accessing the other parties data which has been submitted to the automated clearinghouse;

reporting the advantageous rate schedules which provide cost savings, and which have been developed by the automated clearinghouse and the third party to the first party;

reporting the advantageous rate schedules which provide cost savings to the utility user by the first party, and wherein the utility user or the agent of the utility user remotely accesses the advantageous rate schedules to analyze and consider the advantageous rate schedules and then affirmatively selects the rate schedule which provides the desired cost savings; and

sharing the cost savings realized by the utility user by the affirmative selection of the advantageous rate schedule by the utility user, or agent of the utility user, and remitting a portion of the cost savings realized by the utility user or agent of the utility user to the first, second and third parties.

28. (Previously Presented) A computerized method as claimed in claim 27, and wherein the step of accumulating the utility usage history for at least one utility customer in a first database further comprises:

providing a first party database in a first party computer;

storing in the first party database customer information and the utility usage history which was previously collected by the first party, and which relates to the consumption of the utilities by the customer; and

processing the utility usage information to provide historical billing data relating to the consumption of the utilities by the consumer.

29. (Previously Presented) A computerized method as claimed in claim 28, and wherein after the step of developing the predetermined tolerance parameters for the utility consumption history, the method further comprises:

performing an audit of the utility consumption information against the predetermined tolerance parameters to determine whether the utility consumption information satisfies the predetermined tolerance parameters.

30. (Previously Presented) A computerized method as claimed in claim 29, and wherein the step of accumulating a plurality of utility rate schedules in a second database further comprises:

providing a second party database in a second party computer.

31. (Previously Presented) A computerized method as claimed in claim 30, and wherein the step of providing an automated clearinghouse by a third party further comprises:

providing a third party clearinghouse computer.

32. (Previously Presented) A computerized method as claimed in claim 31, and wherein before the step of reporting the rate schedules which could potentially provide cost savings to the utility user, the method further comprises:

determining a cost savings parameter for the customer.

33. (Currently Amended) A computerized method for providing cost savings for utility users, comprising:

defining a first database in a first computer;

storing in the first database customer information collected by a first party and which pertains to a customer, and wherein the customer is a consumer of a utility for which it desires to manage and account;

receiving in the first database utility consumption information collected by the first party, the utility consumption information having various portions;

analyzing the utility consumption information against predetermined tolerance parameters by the first party and determining whether the utility consumption information satisfies the predetermined tolerance parameters;

defining a second database in a second computer and wherein the second computer is coupled in data exchanging relation relative to the first computer;

receiving into the second database from a second party utility rate information which relates to a plurality of utility providers;

receiving into the second computer selected portions of the utility consumption information relating to the customer and which satisfies the predetermined tolerance parameters, and processing the received utility consumption information by analyzing the utility consumption history supplied by the first party by utilizing the utility rate information

provided by the second party to determine a utility rate which provides potential cost savings to the customer based upon the selected portions of utility consumption information, and wherein the second computer cannot gain direct access to all of the customer information stored in the first database, and the first computer cannot gain access to the utility rate information stored in the second database;

receiving into the first computer the utility rate information which provides the customer with potential cost savings, and processing the utility consumption information and the utility rate information to provide usage-based, computer viewable data which is associated with the consumers consumption of the utility;

providing the customer with computer access to the first computer to view the computer viewable data at a location which is remote to the first computer, and wherein the customer views and considers the computer viewable data related to the consumption of the utility, and then affirmatively selects the utility rate information which meets their needs; and

establishing a compensation for the first and second parties for acting on the behalf of the consumer to provide the cost savings realized by the consumer by the affirmative selection of the utility rate, and wherein the consumer remits to the first and second parties a portion of the realized cost savings from affirmatively selecting the utility rate information which provides cost savings.

34. (Previously Presented) A computerized method as claimed in claim 33, and wherein before performing an analysis of the utility consumption information, the method further comprises:

establishing predetermined tolerance parameters by the first party for analyzing the utility consumption information.

35. (Previously Presented) A computerized method as claimed in claim 33, and wherein after the customer views and considers the computer viewable data related to the consumption of the utility, and selects a utility rate which meets their needs, and before the step of establishing a compensation for the first and second parties, the method further comprises:

enrolling the customer in the selected utility information by the first party; and wherein the step of establishing a compensation for the first and second parties may further include retaining and sharing a portion of the cost savings realized as an earned fee between the first and second parties.

Claims 36-58 (Cancelled).